



Attorney Docket No. 663/35631  
PATENT

Barnes & Thornburg Customer Number:

**23646**

U.S. PATENT AND TRADEMARK OFFICE

AF/3624  
#15  
9/11/03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Adcock et al.  
Serial No.: 09/254,148  
Filed: June 11, 1999  
For: AUTOMATIC ELECTRONIC FUNDS TRANSFER SYSTEM AND METHOD

Art Unit: 3624  
SEP 23 2003  
Examiner: Akers, Geoffrey R.

**REQUEST FOR RECONSIDERATION AFTER FINAL**

Mail Stop Non-Fee Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RECEIVED**  
SEP 25 2003  
**GROUP 3600**

Sir:

In response to the final Office Action dated September 12, 2003, Applicant requests reconsideration of the rejection.

**REMARKS**

Claims 1-56 stand rejected as unpatentable under 35 U.S.C. § 103 over Rose et al. (US 5,757,917) in view of Gifford (US 5,724,424), Melen et al. (US 5,956,391) and newly cited Shkedy (US 6,260,024). Applicant would like to bring to the examiner's attention that the Shkedy reference was filed December 2, 1998. The present application was filed February 26, 1999. This application is a § 371 National Stage of PCT/AU97/00548 filed August 27, 1997. It also claims priority to Australian Application PO 2011 filed August 29, 1996. Under 35 U.S.C. § 365, the present "national application shall be entitled to the right of priority based on a prior filed international application which designated at least one country other than the United States." Therefore, the effective date of the present application, for purposes of examination, is August 29, 1996. Thus, the rejection is inappropriate, and the claims are allowable thereover.

For the reasons stated above, Applicant respectfully requests that the final Office Action be withdrawn and that the present application be passed to issue.

It is respectfully requested that, if necessary to effect a timely response, this paper be considered as a Petition for an Extension of Time sufficient to effect a timely response and